

and we had many vacant lots on which to play ball.

After incorporation in 1945, North Bay Village began rapid growth; yet one could still stand on high ground and count the houses.

Today, under the leadership of Mayor Ignacio Diaz, City Manager Rafael Casals, and the North Bay Village Council, I am proud to call North Bay Village the home of Clay and Rita Shaw.

Mr. Speaker, my congratulations to the 5,650 residents and Mayor Diaz on this wonderful day.

TRIBUTE TO VERNA LEE CLARK
OF MADISON COUNTY, ALABAMA

HON. ROBERT E. (BUD) CRAMER, JR.

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 18, 2000

Mr. CRAMER. Mr. Speaker, I pay tribute to Verna Lee Clark, Director of the Retired Senior Volunteer Program of Madison County. Ms. Clark is being honored today at a retirement reception and I wanted to express my gratitude for her 24 years of dedicated service to the senior citizens of Madison County, Alabama.

Through her work with each senior at the Huntsville-Madison County Seniors Center, she has given to her community tenfold. By providing service opportunities for senior citizens, she gives them a sense of accomplishment and self-worth. She allows them to remain connected to their community and other parts of society. By finding the right match for their individual talents and skills, she has reaffirmed countless seniors in North Alabama.

For nearly a quarter of a century, she has recognized the individual assets of each person before her and matched him or her with a service need in our community. I wish to take this opportunity to thank her for her exemplary role with the Senior Center. For her hard work, loyalty and kind heart, I feel that this is an apt honor.

On behalf of the Congress of the United States, I pay homage to Ms. Clark and thank her for a job well done. I know her seven children and fourteen grandchildren will relish the extra time with Ms. Clark. I congratulate Ms. Clark on her retirement and wish her a well-deserved rest.

INTRODUCTION OF THE FIRST
ACCOUNTS ACT OF 2000 (H.R. 4490)

HON. JOHN J. LaFALCE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 18, 2000

Mr. LaFALCE. Mr. Speaker, today I'm proud to introduce legislation to bring more low-income Americans, those who remain "unbanked," into America's financial mainstream. This legislation reflects an initiative proposed by President Clinton in his FY 2001 budget, which is referred to as the "First Accounts" initiative. I am pleased to note that a number of my colleagues, including JIM LEACH, MAXINE WATERS, and BARNEY FRANK, have joined me as original co-sponsors of this legislation. With their support, I look forward to en-

acting this important initiative into law in this session of Congress.

The bill I am introducing today, the First Accounts Act of 2000 (H.R. 4490), will help bridge the financial divide in America through the implementation of innovative strategies by the Department of the Treasury. This initiative complements the Treasury's Electronic Transfer Accounts, or ETAs, which are low-cost electronic accounts offered to recipients of Federal benefits. President Clinton proposed \$30 million from the FY 2001 budget for the First Accounts initiative, which unlike ETA, applies to non-recipients of Federal benefits. The First Accounts Act of 2000 consists of the following three basic elements: (1) Providing financial incentives to depository institutions to create low-cost bank accounts for low- and moderate-income individuals; (2) expanding access to ATMs in safe, secure and convenient locations, including U.S. Post Offices in low-income neighborhoods; and (3) implementing a financial literacy campaign to educate low- and moderate-income Americans about the benefits of a bank account for managing household finances and building assets over time.

Mr. Speaker, we often take for granted the significance to our daily lives of being part of the financial mainstream—that is, having the ability to direct-deposit our paychecks, write checks to pay our bills, and withdraw cash from ATMs. Unfortunately, roughly 8.4 million low-income Americans, according to the Federal Reserve, do not enjoy the simple privilege of a low-cost transaction or savings account that the rest of us enjoy. As a consequence, their financial condition, and ability to fully participate in the nation's current economic prosperity, suffers greatly.

The First Accounts Act of 2000 represents a meaningful effort to redress the imbalance between those of us who can afford and enjoy the convenience of readily available basic financial services, and those less fortunate American families who can't. Providing low-cost access to bank accounts would help save the scarce resources of America's less fortunate working families, many of whom pay more than \$15,000 over a lifetime for check-cashing and bill-paying services from less-regulated financial institutions, such as check-cashers and payday lenders.

The First Accounts initiative also represents sound economic policy. Research indicates that once "unbanked" families enter the doors of depository institutions as regular account holders, they are likely to become savers and begin to accumulate assets. Mainstream depository institutions will also benefit from the First Accounts initiative. A Federal Reserve study indicates that many low-income families with bank accounts also routinely used other bank products, including credit cards, automobile loans, first mortgages and certificates of deposits.

Mr. Speaker, the First Accounts Act of 2000 is good policy and makes good sense. I urge my colleagues on both sides of the aisle to support this bill.

FIRE FIGHTER DIES

HON. JOE SKEEN

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 18, 2000

Mr. SKEEN. Mr. Speaker, New Mexico suffered an even greater tragedy on Monday, May 15. As much of the attention of the nation has been on the fire that burned portions of Los Alamos, New Mexico, a blaze was sweeping across the Sacramento Mountains in the south central portion of my state. Two men died in a spotter plane that was being used to help fight the Scott Able fire. The following story by Diane Stallings, a staff writer with the Ruidoso News, captures the essence of what the life of Sam Tobias, a career employee with the United States Forest Service was all about:

[From the Ruidoso News, Wed., May 17, 2000]

TOBIAS REMEMBERED

(By Dianne Stallings)

When local forester Sam Tobias died Monday, he was doing a part of his job he especially enjoyed.

"Going on (fire) spotter planes was something that he loved," said longtime friend Ron Hannan with the U.S. Forest Service in Alamogordo.

Tobias, 47, was a passenger on a fire-spotting airplane that went down two miles northeast of the Alamogordo-White Sands airport at about 12:30 p.m. Monday. The pilot, who was from Columbia, Calif., also died in the crash. The two men were scheduled to fly over the Scott Able Fire in the Sacramento District southeast of Cloudcroft, according to authorities.

"He always had a smile on his face," said wildlife biologist Larry Cordova, who worked with Tobias on the Smokey Bear Ranger District with headquarters on Mechem Drive in Ruidoso.

District Ranger Jerry Hawkes said, "We're just in shock that we won't have Sam here with us anymore. He was here 12 years and everyone has grown so close. This is pretty hard for us."

"He was such a strong part of our district and the Forest Service. He was the peacemaker with that big smile, always helping and giving good advice. He had a lot of wisdom, enjoyed helping the community and trying to make things work out."

Tobias grew up in southwestern Pennsylvania, earning a bachelor of science degree from Pennsylvania State University.

He worked in recreation management his entire career, starting in the Tonto Basin Ranger District from 1975 to 1988 and then joining the Smokey Bear District.

"Sam helped out fighting fires and through the years, he was trained as an air attack coordinator," Hannan said. "He assisted many people fighting fires with his skill in coordinating air tankers, helicopters and fire crews."

Tobias knew every corner and cave of the Lincoln National Forest in Lincoln County. He loved the outdoors and enjoyed hiking, fishing and hunting.

His mark can be found on many of the decisions regarding use of forest land.

He's credited with improving the ski area, campgrounds and picnic areas that are considered models of design, district officials said.

He also worked with summer cabin owners, miners, outfitter guides and telecommunication specialists.

"Life-long friends of his have been calling in," Hannan said. "My wife worked for him